

## Schedule of Insurance

**Class of Policy:** Group Personal Accident  
**The Insured:** Australian Polo Federation Ltd

**Policy No:** B1165A001817001  
**Invoice No:** 64732  
**Our Ref:** APF

This policy has been placed with

BMG Insurance Brokers Limited  
36-38 Botolph Lane, London, EC3R 8DE

BMG Insurance Brokers Limited is underwritten by

Lloyd's Underwriters' General Representative  
Suit 2, Level 21 Angel Place, 123 Pitt St, Sydney

BMG Insurance Brokers Limited is a wholesale broker.

Please note that we have used the services of a Wholesale Broker to facilitate the placement of this insurance as we are unable to directly access the insurance from the underwriter involved. This is because:

- a) The Wholesale Broker has developed a specialised product and competitive pricing for risks that are not commonly available from most underwriters, or
- b) In some cases we do not have an agency with the underwriter.

This means we are not dealing with the end insurer directly but via the Wholesale Broker. All Wholesale Brokers are required to hold an Australian Financial Services Licence and to place all client funds received into a Trust Account and are required to meet the same high standards in the delivery of their services that apply to us. Importantly all claims will be the ultimate responsibility of and be paid for by the end insurer.

<b>Insured:</b>	Australian Polo Federation Ltd
<b>Insured Persons:</b>	Members and Voluntary Workers of the Insured
<b>Operative Time:</b>	Whilst an Insured Person is engaged as a member or voluntary worker participating in events and activities sanctioned by the Insured. PROVIDED ALWAYS that the policy shall only respond in respect of such voluntary work that is officially organised by and under the control of the Insured.
<b>Sum Insured:</b>	Membership Cover (Forms part of Membership)
	Death By Accident
	18-70 years of age \$100,000
	Under 18 or 71 years of age & over \$20,000
	Accidental Permanent Total Disablement from normal occupation as defined herein, or percentage thereof in accordance with the Scale of Permanent Disability attached
	18-70 years of age \$100,000
	Under 18 or 71 years of age & over \$20,000
	Accidental Temporary Total Disablement for as long as such

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disablement continues but not exceeding altogether 26 consecutive weeks for any one period of disablement in excess of the first 14 days of each and every period of disablement (income earners)

Up to \$250 per week  
 (Maximum 85% of average gross weekly salary)

Accidental Temporary partial disablement Not Insured

Accident/Sickness Injury resulting in Surgery Not Insured

Accident/Sickness Injury resulting in Fractured Bones \$1,000  
 percentage thereof in accordance with the Scale attached

Injury resulting in loss of Teeth or Dental Procedures \$1,000  
 percentage thereof in accordance with the Scale attached  
 Limited to \$250 per tooth

Funeral Benefits \$5,000

In addition, Insurer will pay Non Medicare Medical Expenses up to \$5,000

**Excess:** \$100